

BARBARA DENNIS, PRO SE
 8665 WEST FLAMINGO
 #131 BOX 417
 LAS VEGAS, NV 89147

RECEIVED & FILED

Nov 9 1 23 PM '09

U.S. BANKRUPTCY COURT
 HARRY A. SCHOTT, CLERK

FEDERAL BANKRUPTCY COURT, CLARK COUNTY, NEVADA

JUDGE BRUCE A. MARKELL AND TRUSTEE RICK A. YARNELL

In re the BANKRUPTCY of:	)	Case No.: No. 09-26164-bam
BARBARA DENNIS,	)	MOTION TO STRIP AWAY ALL PAST
	)	DUE INTEREST AND OTHER FEES
Petitioner,	)	CHARGED
and	)	MOTION TO SET ASIDE ALL PAST
AMERICA'S SERVICING COMPANY	)	DUE PAYMENTS IN A SEPARATE
(ASC), AHMSI, AURORA LOAN, BANK	)	ACCOUNT AND HAVE THE FIRST
OF AMERICA (FORMERLY	)	PAYMENT DUE NO EARLIER THAN
COUNTRYWIDE), GMAC HOME LOANS,	)	JUNE 2010
SAXON MORTGAGE, ALL OTHERS	)	MOTION TO ALLOW ZERO INTEREST
	)	ON THE PAST DUE PAYMENTS
	)	DURING REPAYMENT TERM
	)	MOTION TO ALLOW DIRECT
	)	PAYMENTS TO LENDERS FROM
	)	PROPERTY MANAGEMENT COMPANIES.
Respondent)	

MOTION TO STRIP AWAY ALL PAST DUE INTEREST AND OTHER FEES

CHARGED

COMES NOW, Barbara Dennis, Pro Se, and requests the court strip away all past due interest, late fees, attorney fees, and other miscellaneous fees charged to the loan accounts on file with this court.

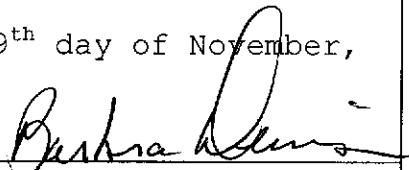
ARGUMENT

By stripping away the unnecessary fees, it allows only the actual past due amount due to be calculated without dubious fees that are not actually necessary. Let this serve as a punishment for the lender's failure to work with me per the President's instructions to all lenders to stop the foreclosures. Now, that I filed for bankruptcy protection, the lenders send lots of letters asking for my attorney release to speak to them directly and plenty of helpful "we want to help you with your mortgage" letters; however, they "had nothing" for me when I let them know of the hardship because of the loss of job, loss of income, and death of business partner, all three of which were qualifying events.

The lenders will suffer no great loss or harm. These are just fees added by the computer and are just a normal cost of doing business, which they need to absorb for their actions.

THEREFORE, I request the court so order this motion.

Dated this 9th day of November,
2009



BARBARA DENNIS, PRO SE
8665 WEST FLAMINGO
#131 BOX 417
LAS VEGAS, NV 89147

1 MOTION TO SET ASIDE ALL PAST DUE PAYMENTS IN A SEPARATE ACCOUNT
2 AND HAVE THE FIRST PAYMENT DUE NOT EARLIER THAN JUNE 2010.

3 MOTION TO ALLOW ZERO INTEREST ON THE PAST DUE PAYMENTS DURING
4 REPAYMENT TERM

5 COMES NOW, Barbara Dennis, Pro SE, and requests that once
6 the fees have been removed, and the correct amount past due
7 mortgage payment (P&I) has been agreed upon, that the court set
8 aside the past due mortgage payments, as a separate
9 account/entity. I also request the court so order that there
10 will be no repayment of the escrow amounts that were due and
11 included in some loan payment amounts. Only the past due loan
12 amount of the Principal and Interest portion of the payments
13 shall be paid. In addition, I ask the court allow the past due
14 payments to be repaid without any additional interest charged by
15 the lender. This past due amount shall be a zero interest loan.
16 The past due P&I mortgage payment amount shall be paid, with the
17 first payment being due no sooner than June 2010 and no later
18 than December 31, 2010, to allow the borrower/me to be able to
19 make up the past due P&I payments without additional hardship.

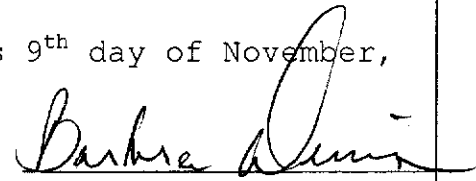
20 ARGUMENT

21 By setting aside into a separate account the past due
22 payments will allow for easy tracking of the repayments so no
23 errors can be made by the lenders. This will allow the payments
24 due now, to be posted correctly, without regard to anything in
25 the past. Lenders are notorious for posting to all late fees,
past due payments and a host of other fees so the amounts paid

1 are never credited to the payment, and then the lender can
2 foreclose on the property. To learn more about this with full
3 explanations by attorneys read the website
4 <http://www.msfraud.org/howtheysteal.html>

5 THEREFORE, I request the court so order this motion.

6
7 Dated this 9th day of November,
8 2009



9 BARBARA DENNIS, PRO SE
10 8665 WEST FLAMINGO
11 #131 BOX 417
12 LAS VEGAS, NV 89147
13
14
15
16
17
18
19
20
21
22
23
24
25

SIDEBAR--FOR JUDGE, TRUSTEE, and BANKRUPTCY FRAUD DIVISION

<http://www.msfraud.org/howtheysteal.html>

Since these procedures so noted on the website cause so many to be in the bankruptcy system, or losing homes due to the servicing industry fraud, the mortgage servicing industry should be audited without notice to see that these actions by servicing companies do exist and have brought harm to millions of homeowners. These companies are NOT regulated by any agency so someone needs to investigate this and get these illegal and criminal actions stopped. ACTION REQUESTED: I pray the court order its agency of bankruptcy oversight and fraud division to investigate these illegal practices by servicing entities in your court now and put an end to the scams. Please help Americans everywhere who have been harmed by these practices. AHMSI, ASC, Countrywide/Bank of America are three of the worst offenders. Therefore, I pray the court can find a way to assist in the removal of such activity.

1 MOTION TO ALLOW DIRECT PAYMENTS TO LENDERS FROM PROPERTY
2 MANAGEMENT COMPANIES

3
4 COMES NOW Barbara Dennis, Pro Se, and requests the court
5 allow the current mortgage payments to be made outside of the
6 bankruptcy court and directly to the lenders, with proof of
7 payments sent to the court trustee to evidence payments were
8 made and on time.

9 Payments for Texas properties will be made by FBN Financial
10 and in Nevada by Real Estate Angels. Since it will not make a
11 difference to the lenders who pays them, there is no reason not
12 to grant this motion.

13 THEREFORE, I request the court so order this motion.

14
15 Dated this 9th day of November,
2009

16 

17 BARBARA DENNIS, PRO SE
18 8665 WEST FLAMINGO
19 #131 BOX 417
20 LAS VEGAS, NV 89147
21
22
23
24
25